

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Patent Application of |) | MAIL STOP AF |
| Graham O'Donnell et al. |) | Group Art Unit: 3692 |
| Application No.: 09/691,175 |) | Examiner: CLEMENT B GRAHAM |
| Filed: October 19, 2000 |) | Confirmation No.: 7048 |
| For: CREDIT CARD SYSTEM AND |) | |
| METHOD |) | |
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AMENDMENT AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the final Office Action dated April 3, 2008, please amend the above-identified application as follows.